

Information to identify the case:

Debtor 1	Andrew Koteles	Social Security number or ITIN	xxx-xx-5892
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23972-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew Koteles

9/12/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Andrew Koteles
Debtor

Case No. 17-23972-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 12, 2022

User: auto
Form ID: 3180W

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Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2022:

Recip ID	Recipient Name and Address
db	+ Andrew Koteles, 130 Demar Boulevard, Canonsburg, PA 15317-2216
cr	+ Office of Attorney General, Pennsylvania Departmen, Office of Attorney General, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4262
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
14704093	Commonwealth of Pennsylvania, Department of Revenue, Harrisburg, PA 17203
14704094	+ Craig Dean Koteles, 130 Demar Boulevard, Canonsburg, PA 15317-2216
14704096	+ Kimberly Koteles, 130 Demar Avenue, Canonsburg, PA 15317-2216
14704097	+ Steve and Lida Levandowsky, P.O. Box 6, Finleyville, PA 15332-0006
14704098	+ Steve and Linda Levandowsky, P.O. Box 6, Finleyville, PA 15332-0006
14704099	+ Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 13 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 12 2022 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14790036	Email/PDF: resurgentbknotifications@resurgent.com	Sep 12 2022 23:44:37	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14704095	EDI: IRS.COM	Sep 13 2022 03:38:00	Internal Revenue Service, William S. Moorhead Building, 1000 Liberty Avenue, Pittsburgh, PA 15222
14826017	EDI: JPMORGANCHASE	Sep 13 2022 03:38:00	JPMC Specialty Mortgage LLC, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14712754	EDI: PENNDEPTREV	Sep 13 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14712754	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 12 2022 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14720449	+ Email/Text: ebnpeoples@grblaw.com	Sep 12 2022 23:42:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 8

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Total Noticed: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMC Specialty Mortgage LLC
cr		JPMORGAN CHASE BANK, N.A
cr		JPMorgan Chase Bank, N.A. as servicer for Chase Mo
cr		Linda Levandosky
cr		PA Department Of Revenue
cr		Steve Levandosky
14704092		Chase Mortgage, 4615 Vision Drive, Mason, OH
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 7 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMC Specialty Mortgage LLC bnicholas@kmlawgroup.com
Christopher P. Furman	on behalf of Creditor Linda Levandosky cpfurman@gmail.com
Christopher P. Furman	on behalf of Creditor Steve Levandosky cpfurman@gmail.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Joshua I. Goldman	on behalf of Creditor JPMC Specialty Mortgage LLC jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com
Justin P. Schantz	on behalf of Debtor Andrew Koteles jschantz@my-lawyers.us colecchia542@comcast.net;office@my-lawyers.us;sshiple@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK N.A pabk@logs.com, logsecf@logs.com
Lauren Michaels	on behalf of Creditor Office of Attorney General Pennsylvania Department of Revenue lmichaels@attorneygeneral.gov
Lily Christina Calkins	on behalf of Creditor JPMorgan Chase Bank N.A. as servicer for Chase Mortgage Holdings, Inc. s/b/m to JPMC Specialty Mortgage LLC logsecf@logs.com, lilychristinacalkins@gmail.com
Neil J. Marcus	on behalf of Creditor Linda Levandosky neiljmarcus@comcast.net

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Neil J. Marcus

on behalf of Creditor Steve Levandosky neiljmarcus@comcast.net

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 14